

**I Claim:**

1. A method for determining a preferred currency for association with a payment card transaction, the payment card having a card number, between a merchant and a payment card cardholder comprising the steps of;  
5 obtaining the card number of the payment card from the cardholder,  
identifying an issuer code from said card number,  
determining the operating currency for said issuer code, and  
setting the currency for association with the payment card transaction as the  
10 determined operating currency for the issuer code.
2. A method according to claim 1, wherein said step of determining the operating  
currency for said issuer code comprises the step of comparing said issuer identifier  
code with entries in a table wherein each entry in the table containing an issuer code  
15 or range of issuer codes and a corresponding currency code.
3. A method according to claim 1, wherein the preferred currency is set to default  
currency of the merchant when no operating currency can be determined for the  
issuer code.  
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4. A method according to claim 1, wherein the card holder is prompted as to whether  
the transaction is to be conducted in the preferred currency, including the steps of  
converting the transaction amounts to equivalent amounts in the preferred currency  
and presenting these amounts for review by the cardholder and/or presenting an  
25 exchange rate to the cardholder, said exchange rate corresponding to a rate between  
the merchants' currency and the preferred currency.
5. A method according to claim 1, wherein at least one of the transaction amounts is  
converted to an equivalent amount in the preferred currency and is presented to the  
30 cardholder.

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6. A method according to claim 5, further comprising the step of presenting an exchange rate to the cardholder, said exchange rate corresponding to a rate between the merchants' currency and the preferred currency.
7. A method according to claim 5, wherein the transaction details in the merchants currency are also presented to the cardholder.
8. A method according to claim 1, further comprising the step of initially checking to determine if the transaction amount exceeds a predetermined minimum level for processing in an alternative currency to that of the merchants currency.
9. A method according to claim 1, wherein said method is a data processing method.
10. A data processing system for determining a preferred currency for association with a payment card transaction, the payment card having a card number, between a merchant and a payment card cardholder, said means comprising;  
means for obtaining the card number of the payment card from the cardholder,  
means for identifying an issuer code from said card number,  
means for determining the operating currency for said issuer code, and  
means for setting the currency for association with the payment card transaction as the determined operating currency for the issuer code.
11. A data processing system according to claim 10, wherein said means for determining the operating currency for said issuer code comprises means for comparing said issuer identifier code with entries in a table, wherein each entry in the table contains an issuer code or range of issuer codes and a corresponding currency code.
12. A data processing system according to claim 10, further comprising means for setting the preferred currency to the default currency of the merchant when no operating currency can be determined for the issuer code.

13.A data processing system according to claim 10, further comprising prompting means for prompting the cardholder as to whether the transaction is to be conducted in the preferred currency, said prompting means optionally comprising conversion means for converting the transaction amounts to equivalent amounts in the preferred currency and presenting these amounts for review by the cardholder and/or means for presenting an exchange rate to the cardholder, said exchange rate corresponding to a rate between the merchants' currency and the preferred currency.

14.A data processing system according to claim 13, further comprising means for accepting an indication from the cardholder as to whether the transaction is to proceed in the preferred currency and means for permitting the transaction to be processed in the preferred currency if such an indication is received.

15.A data processing system according to claim 10, further comprising conversion means for converting at least one of the transaction amounts to an equivalent amount in the preferred currency and presenting this converted amount to the cardholder, optionally comprising means for presenting an exchange rate to the cardholder, said exchange rate corresponding to a rate between the merchants' currency and the preferred currency.

16.A data processing system according to claim 10, further comprising means for initially checking to determine if the transaction amount exceeds a predetermined minimum level for processing in an alternative currency to that of the merchants currency.

17.A data processing system according to claim 10, wherein said data processing system is embodied in a payment card terminal.

18.A data processing system according to claim 10, wherein said data processing system is embodied in a central payment router.

19.A data processing system according to claim 10, wherein said data processing system is embodied in an authorisation host, optionally in co-operation with another system.

5 20.A data processing system according to claim 10, wherein said other system is a payment card terminal or central payment router.

21.A data processing system according to claim 10, further comprising means for connecting to a node in a computer network.

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22.A data processing system according to claim 21, wherein the card number is received via the computer network.

23.A computer program encoding a set of computer instructions for use in a computing device for determining a preferred currency for association with a payment card transaction, the payment card having a card number, between a merchant and a payment card cardholder, comprising a computer code section which when executed on the computing device obtains the card number of the payment card from the cardholder,

15 a computer code section which when executed on the computing device identifies an issuer code from said card number,

20 a computer code section which when executed on the computing device determines the operating currency for said issuer code, and

25 a computer code section which when executed on the computing device sets the currency for association with the payment card transaction as the determined operating currency for the issuer code.

24. A computer program encoding a set of computer instructions according to Claim 23 comprising a computer code section which when executed compares said issuer identifier code with entries in a table wherein each entry in the table contains an issuer code or range of issuer codes and a corresponding currency code.

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25. A computer program according to claim 23, comprising a computer code section which when executed on the computing device sets the preferred currency to the default currency of the merchant when no operating currency can be determined for the issuer code.

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26. A computer program according to claim 23, having a computer code section which when executed on the computing device prompts the card holder as to whether the transaction is to be conducted in the preferred currency, including converting the transaction amounts to equivalent amounts in the preferred currency and presenting these amounts for review by the cardholder and/or presenting an exchange rate to the cardholder, said exchange rate corresponding to a rate between the merchants' currency and the preferred currency.

27. A computer program according to claim 23, comprising a computer code section which when executed on the computing device converts at least one of the transaction amounts to an equivalent amount in the preferred currency and presents the converted amount to the cardholder.

28. A computer program according to claim 27, comprising a code section which when executed on the computing device presents an exchange rate to the cardholder, said exchange rate corresponding to a rate between the merchants' currency and the preferred currency.

29. A computer program according to claim 27, comprising a computer code section which when executed on the computing device presents the transaction details in the merchants currency to the cardholder.

30. A computer program according to claim 23, comprising a code section which when executed on the computing device initially checks to determine if the transaction amount exceeds a predetermined minimum level for processing in an alternative currency to that of the merchants currency.

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